Case 25-11966-amc Doc 11 Filed 06/06/25 Entered 06/07/25 00:39:19 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 25-11966-amc
Evan Alexander Welsh Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: Jun 04, 2025 Form ID: 309I Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2025:

Recip ID	Recipient Name and Address
db	Evan Alexander Welsh, 621 Paxson Avenue, Wyncote, PA 19095-1317
15009586	AnnieMac, Collections Department MS1720, 1 Corportate Drive, Suite 360, Lake Zurich, IL 60047-8945
15009587	AnnieMac Home Mortgage, PO Box 371306, Pittsburgh, PA 15250-7306
15009593	+ Cheltenham School District, 2000 Ashbourne Road, Elkins Park, PA 19027-1097
15009596	+ CreditTech, PO Box 20330, Lehigh Valley, PA 18002-0330
15009601	+ Freedom, Cardmember Service, PO Box 1423, Carol Stream, IL 60132-1423
15009608	Portfolio Recovery Associates, Riverside Commerce Center, Norfolk, VA 23502-4962
15009615	The Sherwin-Williams Company, PO Box 412746, Boston, MA 02241-2746

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: scarafone@comcast.net	Date/Time	Recipient Name and Address
my	Linds Text. scalatone deconeast.net	Jun 05 2025 00:18:00	ALBERT J. SCARAFONE, JR., Hill, Friedland & Scarafone, 1717 Swede Road, Suite 200, Blue Bell, PA 19422-3372
tr	Email/Text: Info@ReadingCh13.com	Jun 05 2025 00:18:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Jun 05 2025 00:19:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 05 2025 04:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 05 2025 00:19:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
15009588	^ MEBN	Jun 05 2025 00:15:20	Apothake Scian P.C., 100 Century Parkway, Suite 310, PO Box 5496, Mount Laurel, NJ 08054-5496
15009589	Email/Text: dltlegal@hab-inc.com	Jun 05 2025 00:18:00	Berkheimer Associates, P.O. Box 25152, Lehigh Valley, PA 18002-5152
15009590	Email/Text: dltlegal@hab-inc.com	Jun 05 2025 00:18:00	Berkheimer Tax Innovations, PO Box 25152, Lehigh Valley, PA 18002-5152
15009594	Email/Text: customercareus@creditcorpsolutionsinc.com	Jun 05 2025 00:18:00	Credit Corp Solutions Inc, 121 West Election Road, Draper, UT 84020-7720
15009591	+ EDI: CAPITALONE.COM	Jun 05 2025 04:15:00	Capital One, N.A., P.O. Box 31293, Salt Lake City, UT 84131-0293
15009592	+ Email/Text: bankruptcy@cavps.com	Jun 05 2025 00:19:00	Cavalry SPV I, LLC, 1 American Lane, Suite 220, Greenwich, CT 06831-2563

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Date Rcvd: Jun 04, 2025 Form ID: 309I Total Noticed: 41 15009595 Email/Text: bankruptcydpt@mcmcg.com Jun 05 2025 00:19:00 Credit One Bank, c/o Midland Credit Mangement, Inc., PO Box 2004, Warren, MI 48090-2004 15009597 + Email/Text: bankruptcy@dehaan-bach.com Jun 05 2025 00:19:00 DeHaan & Bach, 25 Whitney Drive, Suote 106, Milford, OH 45150-8402 Email/Text: dht@pacollections.com 15009598 Jun 05 2025 00:19:00 Demetrios H. Tsarouhis, 21 South 9th Street, Suite 200, Allentown, PA 18102-4861 15009599 + Email/Text: customercareus@creditcorpsolutionsinc.com Jun 05 2025 00:18:00 Finwise / Lendinpoint, c/o Credit Corp Solutions, Inc., 63 East 11400 South 408, Sandy, UT 84070-6705 15009600 + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com Jun 05 2025 00:18:00 First Natonal Bank of PA, PO Box 6122, Hermitage, PA 16148-0922 EDI: SYNC 15009602 Jun 05 2025 04:15:00 Home Depot, P.O. Box 105981, Dept. 51, Atlanta, GA 30348-5981 EDI: IRS.COM 15009603 Jun 05 2025 04:15:00 Internal Revenue Service, Attn: Special Procedures, P.O. Box 12051, Philadelphia, PA + Email/Text: cs.bankruptcy@jmcbiz.com 15009604 Jun 05 2025 00:19:00 Joseph Mann & Creed, PO Box 1270, Twinsburg, OH 44087-9270 ^ MEBN 15009605 Jun 05 2025 00:15:25 KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 15009606 Email/PDF: resurgentbknotifications@resurgent.com Jun 05 2025 00:30:59 LVNV Funding, P.O. Box 10497, Greenville, SC 29603-0497 15009607 EDI: PENNDEPTREV Jun 05 2025 04:15:00 PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946 15012923 EDI: PRA.COM Jun 05 2025 04:15:00 PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541 15009609 Email/Text: signed.order@pfwattorneys.com Jun 05 2025 00:18:00 Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020 15009610 + Email/PDF: resurgentbknotifications@resurgent.com Jun 05 2025 00:30:53 Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587 Email/PDF: resurgentbknotifications@resurgent.com 15009611 Jun 05 2025 00:33:06 Resurgent Capital Services, PO Box 510090, Livonia, MI 48151-6090 15009612 EDI: SYNC Syncb/Lowes, PO Box 71727, Philadelphia, PA Jun 05 2025 04:15:00 19176-1727 ^ MEBN 15009614 Synchrony Bank, c/o Portfolio Recovery, 120 Jun 05 2025 00:15:34 Corporate Boulevard, Norfolk, VA 23502-4952 + Email/Text: crdept@na.firstsource.com 15009613 Synchrony Bank, c/o Firstsource, 205 Bryant Jun 05 2025 00:19:00 Wood South, Buffalo, NY 14228-3609 15009616 + Email/PDF: OGCRegionIIIBankruptcy@hud.gov Jun 05 2025 00:30:55 U.S. Department of Housing and Urban Dev, 550 12th Street, SW, Suite 100, Washington, DC 20410-0001 15009981 Email/PDF: OGCRegionIIIBankruptcy@hud.gov Jun 05 2025 00:30:55 U.S. Department of Housing and Urban Development, 801 Market Street, 12th Floor, Philadelphia, PA 19107 15009617 Email/Text: dispute@velocityrecoveries.com Jun 05 2025 00:19:00 Velocity Investments, LLC, 1800 Route 34 Bldg. 3, Suite 305, Belmar, NJ 07719 15009618 EDI: SYNC Jun 05 2025 04:15:00 Venmo/Syncb, PO Box 71718, Philadelphia, PA 19176-1718

District/off: 0313-2

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Date Rcvd: Jun 04, 2025 Form ID: 309I Total Noticed: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2025 at the address(es) listed below:

Name Email Address

ALBERT J. SCARAFONE, JR.

on behalf of Debtor Evan Alexander Welsh scarafone@comcast.net ascarafone@gmail.com;r39418@notify.bestcase.com

MATTHEW K. FISSEL

on behalf of Creditor American Neighborhood Mortgage Acceptance Company LLC bkgroup@kmllawgroup.com, $\ensuremath{\mathsf{A}}$

matthew.fissel@brockandscott.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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Information to identify the case:							
Debtor 1:	Evan Alexander Welsh	Social Security number or ITIN: xxx-xx-6812					
	First Name Middle Name Last Name	EIN:					
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:					
United States Bankruptcy Court: Eastern District of Pennsylvania		Date case filed for chapter: 13 5/19/25					
Case number:	25-11966-amc						

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		Ab and Dabband	Ab and Dables O
1.	Debtor's full name	About Debtor 1: Evan Alexander Welsh	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	621 Paxson Avenue Wyncote, PA 19095–1317	
		ALBERT J. SCARAFONE JR.	Contact phone 610-275-4000
4.	Debtor's attorney Name and address	Hill, Friedland & Scarafone 1717 Swede Road Suite 200 Blue Bell, PA 19422–3372	Email: scarafone@comcast.net
5.	Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313
			Email: ECFMail@ReadingCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address.	900 Market Street	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M; Reading Office 9:00 A.M. to 4:00 P.M.
	You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		Contact phone (215)408–2800
			Date: 6/4/25

For more information, see page 2

Debtor Evan Alexander Welsh Case number 25–11966–amc

7. Meeting of creditors	June 27, 2025 at 10:00 AM	Location: The meeting is by Zoom. Go to Zoom.us,	
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings,	Click on JOIN or call 1 (484) 309–8709.	
	some may run longer than others. Please stay connected until the meeting is called.	https://www.justice.gov/ust/moc	
8. Deadlines The bankruptcy clerk's office must	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 8/26/25	
receive these documents and any required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/28/25	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 11/15/25	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the consequence of claim seven if your claim is listed in the schedules that the consequence of claim seven if your claim is listed in the schedules that the consequence of claim submits the creditor to the jurisdiction of the bankruptcy count example, a secured creditor who files a proof of claim may surrend right to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$673.00 The hearing on confirmation will be held on: 8/6/25 at 10:00 AM, Location: Courtroom #4, 900 Market Street, F	•	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully esto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If	

Official Form 309I